

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT**

In Re:

DOSHIA MARIE BANKS

Debtor

Case No. 25-45106

Chapter 13

Hon. Maria L. Oxholm - Detroit

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**ORDER LIFTING AUTOMATIC STAY ENTRY OF ORDER WAIVING THE  
PROVISION OF 4001(a)(3) AND BAR TO REILING AS TO REAL PROPERTY  
LOCATED AT 5779 PINECREST ESTATES DR ANN ARBOR UNDER  
362(d)(4)(B)**

WHEREAS Creditor, VMC REO, LLC, having filed a Motion for Relief from the Automatic Stay and Notice and Opportunity for Hearing having been submitted and objections having been filed hereto;

**IT IS HEREBY ORDERED** that the Stay afforded by 11 U.S.C. § 362 is lifted as to VMC REO, LLC, with respect to the property located at 5779 Pinecrest Estates Dr, Ann Arbor, MI 48105.

**IT IS FURTHER ORDERED** that Creditor may exercise its remedies available under state law.

**IT IS FURTHER ORDERED** that notwithstanding Rule 4001 (a)(3), Creditor, VMC REO, LLC, may execute on its Order immediately. This Order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States Code.

**IT IS FURTHER ORDERED** that the Bankruptcy Court finding the filing of this petition was part of scheme to delay, hinder, and defraud VMC REO, LLC pursuant to Section 362(d)(4).

**IT IS FURTHER ORDERED** that the recording with the appropriate governmental entity of this Order shall constitute a bar to reiling any case under any Chapter of Title 11 of the United States Code as to the property located at 5779 Pinecrest Estates Dr., Ann, Arbor, MI. A Debtor in

a subsequent case under this title may move from relief from this order based upon change of circumstances or for good cause shown, after notice and hearing. Said bar shall be for two years from the entry of this Order or until such time creditor relinquishes their rights to the property.

**Signed on June 16, 2025**



**/s/ Maria L. Oxholm**

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**Maria L. Oxholm**  
**United States Bankruptcy Judge**